



Comptroller of the Currency
Administrator of National Banks

OCC

BANKING RELATIONS

NEW!

Credit Risk: A Director's Focus

Register Today!

Miami • April 6

Minneapolis • June 29

Pittsburgh • July 13

San Antonio • August 3

Dallas • September 21

Los Angeles • October 5

Workshop *for Community
Bank Directors*

Workshop for Comm

“Community bank directors have a crucial role to play in overseeing and controlling their institution’s credit risk. This workshop will be of real value in helping outside directors to master the competencies they need to meet their fiduciary and regulatory responsibilities.”

John D. Hawke, Jr.
Comptroller of the Currency

Loans are the largest and most obvious source of credit risk for most banks. However, other pockets of credit risk exist both on and off the balance sheet, in a variety of products, activities, and services. Since credit risk is present in virtually all income-producing activities, directors must be informed about all ways to carry out their supervisory responsibilities.

This one-day workshop combines lectures, discussions, and exercises designed specifically for outside directors of national community banks to:

- Evaluate the quality of the credit risk management process.
- Determine how to assess and control the bank’s risk profile and its credit culture.
- Increase knowledge of changes and trends that impact risk levels.
- Improve ability to identify credit risk red flags.
- Learn credit terminology and what it means to an outside director.
- Gain insights on OCC’s method of evaluating individual loans and overall credit risk.
- Evaluate the quality of MIS, its content, integrity, and frequency.
- Learn to assess the effectiveness of problem loan workout strategies.
- Discuss contemporary issues and challenges in retail lending.
- Understand how other risk areas are affected by credit risk.
- Hear about common OCC examination findings related to credit risk.

Meet the I



Don Smith
*Assistant Deputy Comptroller,
Southern District*



Maryann Kennedy
*Assistant Deputy Comptroller,
Northeastern District*



Scott Schainost
*Assistant Deputy Comptroller,
Western District*



Kim Scherer
*Credit Risk Specialist,
Credit Risk Policy Division*

Director's Focus

Community Bank Directors

Communicate with the Regulators

You will interact with three instructors who are experienced bank examiners from the OCC. These are seasoned professionals who regularly assess bank credit risk and credit risk management systems, and meet with bank managers and directors to discuss their findings and evaluations. They will share their experiences to help you improve your knowledge and skills. Enrollment is limited to 50 community bank directors per workshop to optimize the opportunity for open and targeted dialogue. Pre-course reading materials will also be made available to enhance your workshop experience.

Who Should Attend

This workshop is geared primarily to outside directors of community banks with assets less than \$1B. However, management directors could also benefit from attendance.

PRELIMINARY AGENDA

Attire is business casual.

Monday evening

A reception will be held from 5:00 p.m. to 7:00 p.m. Attendees can meet informally with the OCC faculty. Hors d'oeuvres and beverages will be served.

Tuesday

7:00 am	Registration and continental breakfast
8:00 am	Morning session
Noon	Lunch
1:15 pm	Afternoon session
4:30 pm	Adjourn

Instructors



Randy Fenimore
*Assistant Deputy Comptroller,
Southern District*



Rita Bloomer
*National Bank Examiner,
Northeastern District*



Greg Quarles
*National Bank Examiner,
Continuing Education Division*

Dates and Locations

- **Miami, FL**
April 6, 2004
Omni Colonnade Hotel
www.omnihotels.com
Hotel Reservations: 305-441-2600
Room Rate: \$189/night
- **Pittsburgh, PA**
July 13, 2004
Omni William Penn Hotel
www.omnihotels.com
Hotel Reservations: 412-281-7100
Room Rate: \$135/night
- **Dallas, TX**
September 21, 2004
The Adolphus Hotel
www.hoteladolphus.com
Hotel Reservations: 214-742-8200
Room Rate: \$175/night
- **Minneapolis, MN**
June 29, 2004
Le Meridien Hotel
www.lemeridien.com
Hotel Reservations: 612-677-1100
Room Rate: \$189/night
- **San Antonio, TX**
August 3, 2004
La Mansion del Rio Hotel
www.lamansion.com
Hotel Reservations: 210-518-1000
Room Rate: \$126/night
- **Los Angeles, CA**
October 5, 2004
Grand Wilshire Hotel
www.wilshiregrand.com
Hotel Reservations: 213-688-7777
Room Rate: \$129/night

All hotel room rates are guaranteed until 30 days prior to the workshop date. Some hotels may honor the rate before and after the workshop. When making reservations, please mention the function name: OCC Bank Directors Workshop.

Arriving the night before?

A reception will be held from 5:00 p.m. to 7:00 p.m. the evening preceding each workshop. Attendees can meet informally with the OCC faculty. Hors d'oeuvres and beverages will be served. Attire is business casual.

Registration Fee

The registration fee is \$249 payable at the time of registration. The price includes:

- Pre-course reading package
- Course materials
- Continental breakfast and lunch
- Audiocassette tape of the OCC's popular "Risk Management for Third Party Relationships" Telephone Seminar

Hotel rates for this program have been discounted. To make your reservations on a space-available basis, please contact the hotel directly.

Special Needs

If you require special accommodations to participate in this conference, please call 366-644-8914

Cancellation Policy

All cancellations must be in writing. Cancellations will be accepted by fax notification to 336-644-6205. If cancellation is received one month prior to the workshop, refunds will be issued less an administrative fee of \$100.00. If cancellation is received within one month of the workshop, there will be no refund issued.



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OCC Community Bank Director Credit Risk Workshop Registration Form

- ☐ **April 6, 2004**
Miami, FL
- ☐ **June 29, 2004**
Minneapolis, MN
- ☐ **July 13, 2004**
Pittsburgh, PA
- ☐ **August 3, 2004**
San Antonio, TX
- ☐ **September 21, 2004**
Dallas, TX
- ☐ **October 5, 2004**
Los Angeles, CA

Please register on-line at www.cmpmeetings.com/occ, fax registrations to 336-644-6205 or mail to CMP Meeting Services – Registration Center, 3505 Vernon Woods Drive, Summerfield, NC 27358, USA

- Registrations will be accepted on a space available basis only. A wait list will be established for all locations at which sessions are at maximum capacity.
- Registration fee for the workshop is **\$249.00 per participant**.
- All cancellations must be in writing. Cancellations will be accepted by fax notification to 336-644-6205. If cancellation is received one month prior to the workshop, refunds will be issued less an administrative fee of \$100.00. If cancellation is received within one month of the workshop, there will be no refund issued.
- An administrative fee of \$50 will be assessed for substitution of registered participants.
- Completion of this form in its entirety is required for conference registration.

Bank Name: _____ Asset Size \$ _____
(Millions)

Participant Information

Name: Mr./Ms./Mrs./Dr. _____
(Please circle one) First Name Last Name

Nametag Preference: _____ Title: _____
First Name Last Name

Address: _____
Street

City

State

Zip Code

E-mail: _____ Director: ☐ INSIDE ☐ OUTSIDE

Phone Number: _____ Fax Number: _____

Payment Information

☐ Amex ☐ Visa ☐ MC _____ ☐ Check _____
Number Exp. date Check #

Cardholder's Name: _____

Signature of Cardholder: _____

Special Needs

Emergency Contact: _____ Phone Number: _____

For workshop information please contact, **336-644-8914**. Registration Center Hours: 8:30 a.m. – 5:00 p.m. EST.

FOR REGISTRATION CENTER USE ONLY

CONFIRMATION NUMBER: _____